

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CARMON DWAYNE DOWELL
ALESIA NICOLE DOWELL
Debtor(s)

Case No. 07-05121

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2007.
- 2) The plan was confirmed on 09/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/16/2011.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,593.00.
- 10) Amount of unsecured claims discharged without payment: \$24,028.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$157,428.54
Less amount refunded to debtor	\$1,655.05

NET RECEIPTS: **\$155,773.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,861.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,007.84
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,868.84**

Attorney fees paid and disclosed by debtor: \$1,139.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECOVERY BUREAU	Unsecured	250.00	1,084.94	1,084.94	1,084.94	0.00
ALLIED INTERSTATE	Unsecured	345.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	272.93	272.93	272.93	0.00
ASSOCIATED ALLERGISTS	Unsecured	400.00	NA	NA	0.00	0.00
ASSOCIATED ST JAMES RADIOLOGY	Unsecured	630.00	NA	NA	0.00	0.00
BALLY TOTAL FITNESS	Unsecured	414.00	NA	NA	0.00	0.00
BLUE CROSS BLUE SHIELD	Unsecured	115.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	171.00	NA	NA	0.00	0.00
CCA	Unsecured	144.00	NA	NA	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	18,709.31	18,709.31	18,709.31	18,709.31	4,219.97
COOK COUNTY STATES ATTORNEY	Unsecured	556.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	95.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	96.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	290.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	145.00	NA	NA	0.00	0.00
DIVISION OF CHILD SUPPORT ENF	Priority	NA	NA	NA	0.00	0.00
ECMC	Unsecured	NA	NA	NA	0.00	0.00
ENCORE	Unsecured	391.00	NA	NA	0.00	0.00
FOREST BROOK TOWNHOME ASSOC	Unsecured	NA	436.93	436.93	436.93	0.00
GMAC RESCAP LLC	Secured	16,778.51	16,778.51	16,778.51	16,778.51	0.00
GMAC RESCAP LLC	Secured	NA	87,724.54	87,724.54	87,724.54	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,116.00	1,116.31	1,116.31	1,116.31	0.00
MUNICIPAL COLLECTION SERVICE	Unsecured	867.00	250.00	250.00	250.00	0.00
MUTUAL HOSPITAL SERVICES	Unsecured	10,884.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,925.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,577.00	1,390.08	1,390.08	1,390.08	0.00
PYOD	Unsecured	387.00	395.84	395.84	395.84	0.00
RESURGENCE LEGAL GROUP PC	Unsecured	6,855.00	7,140.82	7,140.82	7,140.82	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,245.00	3,480.63	3,480.63	3,480.63	0.00
SILVERLEAF RESORT INC	Unsecured	8,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE STUDENT LOAN CORPORATION	Unsecured	1,054.20	1,006.33	1,006.33	1,006.33	0.00
THE STUDENT LOAN CORPORATION	Unsecured	672.60	680.66	680.66	680.66	0.00
THE STUDENT LOAN CORPORATION	Unsecured	1,275.00	1,216.85	1,216.85	1,216.85	0.00
VILLAGE OF PARK FOREST	Unsecured	250.00	NA	NA	0.00	0.00
WELLGROUP HEALTH	Unsecured	1,102.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$87,724.54	\$87,724.54	\$0.00
Mortgage Arrearage	\$16,778.51	\$16,778.51	\$0.00
Debt Secured by Vehicle	\$18,709.31	\$18,709.31	\$4,219.97
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$123,212.36	\$123,212.36	\$4,219.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,472.32	\$18,472.32	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,868.84</u>	
Disbursements to Creditors	<u>\$145,904.65</u>	
TOTAL DISBURSEMENTS :		<u>\$155,773.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.